

Prepared by and return to:

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BK0351PG0543

STATE MS.-DESOTO CO.
WARRANTY DEED FILED

APR 30 2 36 PM '99

Gary A. Cartwright and wife, Dawn Hick Cartwright
GRANTORS

BK 351 PG 543
W.E. DAVIS CH. CLK.

to:

Russell Wayne Sinclair and wife, Hollie Elayne
Sinclair
GRANTEES

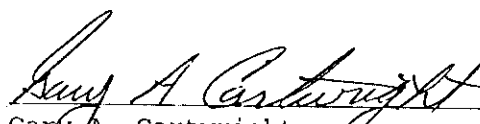
FOR AND IN CONSIDERATION of the sum of Ten and No/100 Dollars (\$10.00), cash in hand paid, and other good and valuable considerations, the receipt of which is hereby acknowledged, Gary A. Cartwright and wife, Dawn Hick Cartwright do hereby sell, convey, and warrant unto Russell Wayne Sinclair and wife, Hollie Elayne Sinclair, as tenants by the entirety with full rights of survivorship and not as tenants in common, the land lying and being situated in DeSoto County, Mississippi, being more particular described as follows, to wit:

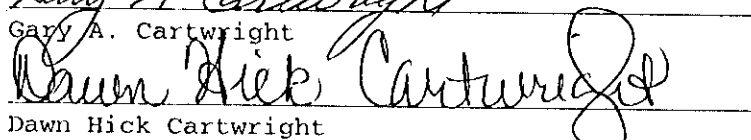
Lot 8, Colonial Estates Subdivision, in Section 25, Township 3 South, Range 8 West, DeSoto County, Mississippi, as per plat thereof recorded in Plat Book 4, Page 22A, in the office of the Chancery Clerk of DeSoto County, Mississippi.

The warranty in this Deed is subject to rights-of-way and easements of record for public roads and public utilities, subdivisions and zoning regulations in effect, prior reservations of oil and mineral rights, all applicable building restrictions and restrictive covenants of record, in the office of the Chancery Court Clerk of DeSoto County, Mississippi, including, but not limited to, Plat Book 4, Page 22A.

Taxes for the year 1999 are to be paid by Grantees and possession is to be given with receipt of Deed.

WITNESS the signatures of the Grantors, this the 28th day of April 1999.



Gary A. Cartwright


Dawn Hick Cartwright

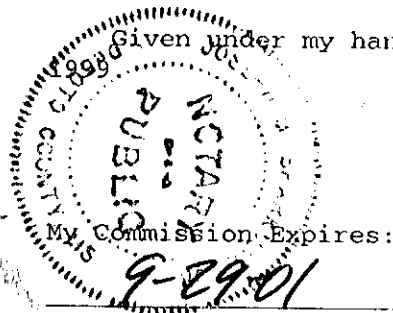
STATE OF MISSISSIPPI
COUNTY OF DESOTO

PERSONALLY appeared before me, the undersigned authority in and for the said State and County aforesaid, the within named Gary A. Cartwright and wife, Dawn Hick Cartwright, who acknowledge that they executed and delivered the above foregoing Warranty Deed on the day and year therein mentioned as their free and voluntary act and deed and for the purposes therein expressed.

Given under my hand and official seal of office, this the 28th day of April,



Notary Public
Janet R. O'Daniel



GRANTOR'S ADDRESS:

70 W. Valley
HERNANDO MS 38632
Work Phone #: 601.393.0109
Home Phone #: 601.429.5981

GRANTEE'S ADDRESS:

165 Colonial Drive
Hernando, Mississippi 38632
Work Phone #: 701.345.5700
Home Phone #: 601.429.8385